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Dear Valued Customer,

Greetings from HDFC Bank! To assist you in completing the disbursement process of your Home Loan smoothly post the loan is sanctioned, we've enclosed a checklist of property related documents required for your loan disbursement. This guide applies to property transactions mentioned above every checklist in bold.

NOTE:

- Please retain PHOTOCOPIES of all original documents for your records.
- Please submit all documents together and not in parts.
- Disbursement will be subject to legal and technical clearance of the property being financed.
- You may get in touch with the facilitator/coordinator who assisted you during the
- onboarding /sanction process. The facilitator will coordinate with you and will forward.
- electronic copies of documents to us for our perusal. Once the documents are received by
- HDFC Bank, we will peruse the documents and will inform you in case of any pendency /
- clarification required by us.

Builder purchase (Approved Project)-

1. Agreement For Sale (AFS) for against registry cases
2. Registered Agreement for Sale for under construction project
3. Tripartite Agreement as per format
4. Builder NOC/Permission to Mortgage as per format
5. Own contribution receipt
6. Bank reflection
7. TDS wherever applicable
8. Construction Finance NOC if applicable
9. Amenities/Furniture's and Fixtures Agreement
10. Builder Demand letter
11. Disbursement Request Form

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Landowner Purchase-

1. Agreement for Sale
2. Share division.
3. Possession Letter
4. Draft sale deed (disbursement to be done strictly on sale deed)
5. Landowner NOC
6. In case of demise of Landowner as per Registered DA. - CO Vansawali and death certificate – All legal heirs to jointly execute the sale deed
7. Title Search Report
8. Non-encumbrance Certificate
9. Own contribution receipt and reflection
10. TDS wherever applicable
11. Disbursement Request Form
12. Seller’s Cancel cheque and KYC

Resale Plot/ House/ Flat case

1. Agreement for Sale
2. Own contribution receipt and validation
3. Copy of link documents for 13 years (Khatiyan, CO Vansawali, Sale deed/Gift deed, Partition, Will with Probate, Seller Mutation as applicable) (Original of prior sale deeds if same unit/area)
4. Title search report
5. Non-Encumbrance Certificate
6. Land Revenue Tax paid receipt.
7. Municipal Holding Tax Receipt (If property belongs to municipal limits)
8. Mutation favour in seller
9. TDS wherever applicable (Service Centre Team)
10. Seller KYC & Cancelled cheque
11. Letter of Confirmation (at the time of making)
12. Disbursement Request Form

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Equity

1. Original sale deed favouring Borrower.
2. Original Link documents for 13 years (Khatiyan, CO Vansawali, Sale deed, Partition, Will with Probate, Seller Mutation as applicable) (Copy if part property transaction)
3. Title search report
4. Non-Encumbrance Certificate
5. Tax paid receipt.
6. Mutation favouring Owner as per deed.
7. End use letter and validation.
8. Disbursement Request Form

Self-Construction/Improvement/Extension

1. Original sale deed favouring Borrower.
2. Original Link documents for 13 years (Khatiyan, CO Vansawali, Sale deed, Partition, Will with Probate, Seller Mutation as applicable) (Copy if part property transaction)
3. Title search report
4. Non-Encumbrance Certificate
5. Tax paid receipt.
6. Mutation favouring Owner as per deed.
7. Cost estimate and Map
8. Disbursement Request Form

Balance Transfer

1. Copy sale deed favouring Borrower (Original to be received from BT institution)
2. Copy of Link documents for 13 years (Khatiyan, CO vansawali, Sale deed, Partition, Will with Probate, Seller Mutation as applicable)
3. Title search report
4. Non-Encumbrance Certificate
5. Tax paid receipt.
6. Mutation favouring Owner as per deed.
7. BT Annexures- HDFC Bank Formats (Service Centre Team)

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8. Undated Security Cheque (Service Centre Team)
9. List of documents
10. Latest outstanding letter
11. Disbursement Request Form

Vendor BT

1. Agreement for Sale (reference to seller's loan to be made)
2. Draft sale deed
3. Own contribution receipt and reflection
4. Copy of link documents for 13 years (Khatiyan, CO Vansawali, Sale deed, Partition, Will with Probate, Seller Mutation as applicable)
5. Title search report
6. Non-Encumbrance Certificate
7. Tax paid receipt.
8. Mutation
9. TDS wherever applicable (Service Centre Team)
10. Seller KYC & Cancelled cheque
11. Vendor BT Annexures- HDFC Bank Formats
12. Personal Guarantee from vendor
13. Undated Security Cheque
14. List of documents
15. Latest outstanding letter
16. Disbursement Request Form

Top Up/ Equity/Internal adjustment/ Second Loan on Same Property

1. Tax receipt
2. Mutation
3. If internal adjustment – Sale transaction
    a. Agreement for sale
    b. Own contribution and Reflection
    c. TDS if applicable (Service Centre Team)
4. Disbursement Request Form

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NOTE:

Once the disbursement of your loan is scheduled you would get an intimation for the detailed list of documents to be carried on the day of disbursement. Post which you may visit the service centre mapped along with co applicant if any for your home loan account for further processing.

Following are the mandatory documents required on the day of disbursement at service centre along with the above list of documents:

1) **Original photo ID and Residence proof of applicant**
2) **Cheque book to be carried.**
3) **2 Passport size photograph each**

Please Note:

- If you have already initiated the documentation process with us and /or in touch with our teams for the same, request you to please proceed as per the instructions received from the teams.

- Online disbursement request to be raised which will ensure updations of payee name, payee account details and amount to be disbursed link for which is given below.

  https://portal.hdfc.com/login

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